

MiVHAP- Michigan Veterans Homeowners Assistance Program

Department of Military and Veterans Affairs- Michigan Veterans Trust Fund (DMVA/MVTF)

Administration: Michigan Veterans Trust Fund State Office Staff Members

Point of Contact: Erik Napieralski -Phone Number: 517.284.5296

Program Scope: The Michigan Attorney General targeted funds from the National Mortgage Settlement to assist Military Service Members and Veterans with issues related to the foreclosure crisis. The Michigan Veterans Trust Fund state office staff members will administer funding assistance to prevent foreclosure. Grants are subject to approval based on program criteria. The MiVHAP will provide financial grant assistance to Active military service members; Reserve, Air and Army National Guard, and honorably discharged Veterans living or having lived in a home in Michigan. The MiVHAP may assist with residual effects related to the foreclosure crisis, since 2006. Eligible surviving spouses of military service members, whose deaths have been deemed to be combat related since 2006, may also be provided financial assistance.

Eligibility Qualifications- Applications will be accepted from any of the following:

- Active duty service members (with an owner/dependent occupied home in MI.)
- Active reserve members (with an owner/dependent occupied home in MI.)
- Any active or reserve status service member who lost a home to foreclosure in Michigan since 2006 and still lives in Michigan.
- MI Air and Army National Guard active and reserve status members.
- Any honorably (including general under honorable condition) discharged Veteran living in an owner occupied home in MI or lived in a home lost to foreclosure since 2006 and still resides in Michigan.
- Surviving spouse of a Michigan service member whose death occurred in conflict since 2006 living in an owner occupied home in MI or lived in a home lost to foreclosure since 2006 and still resides in Michigan.

Grant assistance will be considered for:

1. Direct payment to mortgage company to cure default or reinstate mortgage from foreclosure.
2. Pay delinquent property taxes if home is in foreclosure.
3. Pay grant to assist with loan modification or to secure refinance of improved loan.
4. If home is already lost, determine ability to enhance overall financial situation.
5. Essential home repairs to resolve safety or health related issues or retain property insurance.

The decision to grant assistance is made by the MiVHAP Board on a case-by-case basis. The factors considered by the MiVHAP Board include, but are not limited to, the applicant's overall financial situation, the amount of assistance requested, and the physical condition of applicant's home. The decision of the MiVHAP Board is final and binding, and there is no review recourse.

Go to the DMVA website (www.michigan.gov/veterans) to access the application and instruction. The application can be filled out on the computer and printed (Word) or printed off (PDF) then completed and sent to MVTF. Information cannot be saved on the application. The application and accompanying documents should be mailed or faxed to the address below.

Fax: 517.284.5297 Phone: 517.284.5296

MI Veterans Trust Fund- MiVHAP P.O. Box 30104 Lansing, MI 48909